Form 185 - ntc13plnafter

UNITED STATES BANKRUPTCY COURT

District of New Jersey 402 East State Street Trenton, NJ 08608

Case No.: 18-31104-CMG

Chapter: 13

Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James M KudrickGloria C Kudrick245 Cedar Grove Roadaka Gloria C HoskingToms River, NJ 08753245 Cedar Grove RoadToms River, NJ 08753Toms River, NJ 08753

Social Security No.:

xxx-xx-7266 xxx-xx-2090

Employer's Tax I.D. No.:

NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION AND NOTICE OF HEARING THEREON

Notice is hereby given that a Plan was confirmed in this matter on January 11, 2019.

On March 18, 2019 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Christine M. Gravelle on:

Date: May 1, 2019 Time: 10:00 AM

Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608–1507

Accordingly, notice is hereby given that,

- 1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
- 2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
- 3. If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.

A copy of the modified Plan will follow this notice.

Dated: March 20, 2019

JAN: wdr

Jeanne Naughton Clerk

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Certificate of Notice Page 2 of 4
United States Bankruptcy Court United States Bankruptcy
District of New Jersey

In re: James M Kudrick Gloria C Kudrick Debtors

517831203

Case No. 18-31104-CMG Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 3 Date Rcvd: Mar 20, 2019 Form ID: 185 Total Noticed: 65 Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2019. +James M Kudrick, Gloria C Kudrick, 245 Cedar Grove Road, Toms River, NJ 08753-4346 +BANK OF AMERICA, N.A., c/o Frenkel, Lambert, Weiss, Weisman & G, 80 Main Street, Suite 460, West Orange, NJ 07052-5414 db/jdb crABS REO Trust VI, et. al., P.O. Box 65250, Salt Lake City, UT 84165-0250
ABS REO Trust VI, et. al., P.O. Box 65250, Salt Lake City, UT 84165-0250,
ABS REO Trust VI, et. al., P.O. Box 65250, Salt Lake City, UT 84165-0250
+Allied Interstate, 3000 Corporate Exchange, 5th Floor, Columbus, Ohio 4323
++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America. 518102093 518102094 517831181 Columbus, Ohio 43231-7689 517831186 (address filed with court: Bank of America, P.O. Box 982235, El Paso, Texas 79998-2235)
BANK OF AMERICA, N.A., POB 31785, Tampa, FL 33631-3785
+BCA Financial Services, 18001 Old Cutler Rd, Suite 462, Miami, FL 33157-6437 517892699 517831187 +Bank of America, PO Box 31785, Tampa, FL 33631-3785 517831185 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284

Best Egg, 4315 Pickett Road, PO Box 3999, St. Joseph, MO 64503-0999

+Central Credit Services, Inc., PO Box 15118, Jacksonville, Florida 32239-5118 517907132 517831188 Chase Card Services, Inc., PO Box 15118, Jacksonville, Florida 32239-5118
Chase Card Services, PO Box 15548, Wilmington, Delaware 19886-5548
+Citi Simplicity, PO Box 6500, Sioux Falls, South Dakota 57117-6500
+Community Medical Supply, PO Box 4686, Route 37 West, Toms River, New Jersey 08754-4686 517831192 517831193 517831194 517831196 +Community Medical Supply, PO Box 4686, Route 37 West, Toms River, New Jersey 08754-4686
+Convergent, 800 SW 39th St, PO Box 9004, Renton, Washington 98057-9004
+EMA Community Emergency Medical Assoc, PO Box 6081, Parsippany, New Jersey 07054-7081
+FBCS, Inc., 330 S. Warmister Rd, Suite 353, Hatboro, PA 19040-3433
+First National Bank, PO Box 3412, Omaha, Nebraska 68103-0412
+First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197-0002
+JHPDE Finance, c/o Central Credit Services, PO Box 1259, Dept 126233, Oaks, PA 19456-1259
+M&T BANK, P.O. BOX 1508, BUFFALO, NY 14240-1508
+MRS, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
Manufacturers and Traders Trust Company, C/O Bank of America, NA PO Box 31785 517831197 517831198 517831199 517831200 517832779 517831202 517946744 517831207 517936437 Manufacturers and Traders Trust Company, c/o Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785 +Monarch Recovery Management, 3260 Tillman Ave, Suite 75, Bensalem, PA 19020-2059 517831206 +Ocean First Cardmember Services, PO Box 790408, St. Louis, MO 63179-0408 517831209 +Selip & Stylianou, 199 Crossway Park Dr, PO Box 363, Woodbury, NY 11797-0363 +Selip & Stylianou, 199 Crossways Park Dr, PO Box 366, Woodbury, NY 11797-0366 +State of NJ/Divsion of Taxation, Bankruptcy Section, PO Box 245, 517831213 517831212 Woodbury, NY 11797-0366 517831214 Trenton, New Jersey 08695-0245 +Tenaglia & Hunt, 395 West Passaic St, Suite 205, Rochelle Park, NJ 07662-3016 +Toms River MUA, 340 West Water Street, Toms River, NJ 08753-6533 517831215 517854955 +Toms River Municipal Authority, 340 West Water Street, Toms River, New Jersey 08753-6533 US Department of Educatio, Direct Loan Servicing Center, PO Box 5609, Greenville, Texas 75403-5609 517831216 517831218 Wawa Credit Card, PO Box 6139, Wells Fargo Bank, N.A., Wells H 517831220 Sioux Falls, South Dakota 57117-6139 517920438 Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438 +Wells Fargo Visa, PO Box 522, Des Moines, Iowa 50306-0522 517831221 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: usanj.njbankr@usdoj.gov Mar 20 2019 23:51:19 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 970 Broad St., U.S. Attorney, +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 20 2019 23:51:14 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 517862674 E-mail/Text: ally@ebn.phinsolutions.com Mar 20 2019 23:50:06 Ally Capital, PO Box 130424, Roseville MN 55113-0004 517831182 +E-mail/Text: ally@ebn.phinsolutions.com Mar 20 2019 23:50:06 Ally Financial, PO Box 380901, Bloomington, Minnesota 55438-0901 +E-mail/PDF: gecsedi@recoverycorp.com Mar 20 2019 23:55:58 517831183 Amazon/Synchrony Bank, Bankruptcy Department, PO Box 965060, Orlando, Florida 32896-5060 517831184 +E-mail/PDF: gecsedi@recoverycorp.com Mar 20 2019 23:57:12 Ashley Furniture (Synchrony Bank), PO Box 965033, Orlando, Florida 32896-5033 517831189 +E-mail/Text: cms-bk@cms-collect.com Mar 20 2019 23:50:48 Capital Management Services, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 20 2019 23:56:12 517901417 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 20 2019 23:56:11 517831190 Capital One Bankruptcy, POBox 30285, Salt Lake City, Utah 84130-0285 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 20 2019 23:56:12 517901416 Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083 517831191 E-mail/PDF: gecsedi@recoverycorp.com Mar 20 2019 23:57:12 Care Credit/Synchrony Bank, PO Box 965036, Orlando, Florida 32896-5036 E-mail/Text: cio.bncmail@irs.gov Mar 20 2019 23:50:29 517858409 Department of the Treasury, Internal Revenue Service, P.O. Box 7346, Philadelphia PA 19101-7346 E-mail/PDF: resurgentbknotifications@resurgent.com Mar 20 2019 23:56:55 LVNV Fu Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 +E-mail/PDF: gecsedi@recoverycorp.com Mar 20 2019 23:56:33 Lowes Synchrony Bank, LVNV Funding, LLC. 517916731

Bankruptcy Dept, PO Box 965060, Orlando, Florida 32896-5060

Page 2 of 3

Total Noticed: 65

Date Royd: Mar 20, 2019

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)
517869571
                  E-mail/Text: bkr@cardworks.com Mar 20 2019 23:49:51
                                                                                 MERRICK BANK,
                   Resurgent Capital Services, PO Box 10368,
                                                                      Greenville, SC 29603-0368
                 +E-mail/Text: camanagement@mtb.com Mar 20 2019 23:50:49
517831208
                                                                                    MT Bank,
                                                                                                Lending Services,
                   PO Box 900,
                                  Millsboro, Delaware 19966-0900
                 +E-mail/Text: bkr@cardworks.com Mar 20 2019 23:49:51
517831204
                                                                                 Merrick Bank,
                                                                                                 PO Box 9201,
                   Old Bethpage, New York 11804-9001
                                                                                        Midland Funding LLC,
                 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 20 2019 23:51:13
517831205
                 2365 Northside Drive, Suite 300, San Diego, California 92108-2709
+E-mail/Text: bankruptcydpt@mcmcg.com Mar 20 2019 23:51:13 Midland
517936966
                                                                                        Midland Funding LLC,
                   PO Box 2011,
                                  Warren, MI 48090-2011
517941606
                  E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 21 2019 00:18:59
                   Portfolio Recovery Associates, LLC, C/Ocapital One Bank (usa), N.a., POB 41067,
                   Norfolk VA 23541
                  E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 21 2019 00:19:09
517941769
                  Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norf-E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 21 2019 00:19:23
                                                                                                Norfolk VA 23541
517949950
                                                                                  POB 41067,
                   Portfolio Recovery Associates, LLC,
                                                             c/o Care Credit,
                                                                                                 Norfolk VA 23541
                  E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 21 2019 00:19:00
517946108
                   Portfolio Recovery Associates, LLC, c/o Wawa,inc, POB 41067,
                                                                                              Norfolk VA 23541
                 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 20 2019 23:57:24
517831210
                   Portfolio Recovey,
                                         120 Corporate Blvd, Ste 100, Norfolk, Virginia 23502-4952
517832676
                 +E-mail/PDF: gecsedi@recoverycorp.com Mar 20 2019 23:57:12
                                                                                        Synchrony Bank,
                 c/o of PRA Receivables Management, LLC, PO Box 41021,
+E-mail/PDF: gecsedi@recoverycorp.com Mar 20 2019 23:56:31
                                                                                    Norfolk, VA 23541-1021
517948934
                                                                                        Synchrony Bank,
                   c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
                 +E-mail/PDF: gecsedi@recoverycorp.com Mar 20 2019 23:57:15
Bankruptcy Dept, PO Box 965060, Orlando, Florida 3289
                                                                                       Toys R Us/Synchrony Bank,
517831217
                                      PO Box 965060, Orlando, Florida 32896-5060
                 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Mar 21 2019 00:07:53
517935500
                                                                                               Verizon,
                                                                                    Oklahoma City, OK 73118-7901
                   by American InfoSource as agent, 4515 N Santa Fe Ave,
                 +E-mail/PDF: gecsedi@recoverycorp.com Mar 20 2019 23:57:12
517831219
                                                                                       Walmart/Synchrony Bank,
                   Bankruptcy Department, PO Box 965060,
                                                                 Orlando, Florida 32896-5060
                                                                                                        TOTAL: 29
            ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
Client Services, Inc., 3451 Harry Truman Blvd, St. Charles, MO
Internal Revenue Service, Special Procedures, Bkptcy Section,
517831195
                  Internal Revenue Service, Spr
Springfield, New Jersey 07081
517831201*
                                                                                            PO Box 744,
517831211*
                 +Portfolio Recovey,
                                         120 Corporate Blvd, Ste 100, Norfolk, Virginia 23502-4952
                                                                                                        TOTALS: 1, * 2, ## 0
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.
Transmission times for electronic delivery are Eastern Time zone.
Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).
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I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2019 Signature: /s/Joseph Speetjens

User: admin

Form ID: 185

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Kurt E. Reinheimer on behalf of Debtor James M Kudrick kerrein66@comcast.net,

G1659@notify.cincompass.com

District/off: 0312-3

Kurt E. Reinheimer on behalf of Joint Debtor Gloria C Kudrick kerrein66@comcast.net,

G1659@notify.cincompass.com
Phillip Andrew Raymond on behalf of Creditor ABS REO Trust VI as serviced by Select Portfolio Servicing, Inc. phillip.raymond@mccalla.com

R. A. Lebron on behalf of Creditor Select Portfolio Servicing, Inc., as servicer for ABS REO TRUST VI bankruptcy@feinsuch.com

Rebecca Ann Solarz on behalf of Creditor MANUFACTURERS AND TRADERS TRUST COMPANY ALSO KNOWN ASM&T BANK SUCCESSOR BY MERGER TO HUDSON CITY SAVINGS BANK, FSB rsolarz@kmllawgroup.com

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Form ID: 185

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Sean M. O'Brien on behalf of Creditor BANK OF AMERICA, N.A. DMcDonough@flwlaw.com U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov